

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Case No: 14-50662 – GFK

STEVEN D GRANMO
2445 HUTCHINSON RD
DULUTH, MN 55811

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-1648

KIM E GRANMO
2445 HUTCHINSON RD
DULUTH, MN 55811

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-5310

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 11/25/14

Gregory F Kishel
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on November 25, 2014 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

In re:
STEVEN D GRANMO
KIM E GRANMO
Debtors

Case No. 14-50662-GFK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-5

User: admin
Form ID: 7dsc

Page 1 of 1
Total Noticed: 20

Date Rcvd: Nov 26, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 28, 2014.

db/jdb +STEVEN D GRANMO, KIM E GRANMO, 2445 HUTCHINSON RD, DULUTH, MN 55811-3215
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
60823826 BEST BUY CREDIT SERVICES, PO BOX 688910, DES MOINES, IA 50368-8910
60823827 +BUILDERS COMMONWEALTH, C/O J ORMAN NORD & HURD, 1301 MILLER TRUNK HWY STE 400,
DULUTH, MN 55811-5639
60823830 +DISCOVER BANK, 701 E 60TH ST, SIOUX FALLS, SD 57104-0432
60823831 +ESSENTIA HEALTH, C/O SMDH HEALTH SYSTEMS, 400 E 3RD ST, DULUTH, MN 55805-1951
60823832 FEDERAL NAT'L MORTGAGE ASSOC, ATTN LEGAL/CONSUMER RESOURCE, 3900 WISCONSIN AV NW,
WASHINGTON, DC 20016-2892
60823835 J.C. CHRISTENSEN & ASSOCIATES, PO BOX 519, SAUK RAPIDS, MN 56379-0519
60823836 +LAKE SUPERIOR COMM HEALTH CTR, 4325 GRAND AV, DULUTH, MN 55807-2730
60823840 +ST LUKES HOSPITAL, 915 E. FIRST ST, DULUTH, MN 55805-2193

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

+EDI: MINNDEPREV.COM Nov 26 2014 22:18:00 Minnesota Department of Revenue,
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg +E-mail/Text: ustpreion12.mn.ecf@usdoj.gov Nov 26 2014 22:22:33 US Trustee,
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
60823825 +EDI: CHASE.COM Nov 26 2014 22:18:00 AMAZON.COM, C/O CHASE BANKRUPTCY DEPT, PO BOX 15298,
WILMINGTON, DE 19850-5298
60823828 EDI: CAPITALONE.COM Nov 26 2014 22:18:00 CAPITAL ONE BANK, BKY DIVISION, P.O. BOX 85619,
RICHMOND, VA 23285-5619
60823829 EDI: CHASE.COM Nov 26 2014 22:18:00 CHASE BANK, BANKRUPTCY DEPT, PO BOX 15153,
WILMINGTON, DE 19886-5153
60823834 EDI: IRS.COM Nov 26 2014 22:18:00 INTERNAL REVENUE SERVICE, 30 7TH ST E, STE 1222,
ST PAUL, MN, 55101-4940
60823837 +EDI: MERRICKBANK.COM Nov 26 2014 22:18:00 MERRICK BANK, P.O. BOX 5721,
HICKSVILLE, NY 11802
60823838 EDI: MINNDEPREV.COM Nov 26 2014 22:18:00 MINNESOTA DEPARTMENT OF REV., P.O. BOX 64651,
ST. PAUL, MN 55164-0651
60823839 EDI: MINNDEPREV.COM Nov 26 2014 22:18:00 MN DEPT OF REVENUE, BANKRUPTCY SECTION,
PO BOX 64447, ST PAUL, MN 55164-0447
60832681 EDI: RMSC.COM Nov 26 2014 22:18:00 Synchrony Bank, c/o Recovery Management Systems Corp.,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
60823833* INTERNAL REVENUE SERVICE, CENTRAL INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA, PA 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 28, 2014

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2014 at the address(es) listed below:

Bridget A. Brine ecf@brinelaw.com, bab@trustesolutions.net
Peter Greenlee on behalf of Joint Debtor KIM E GRANMO greenlee@greenleelaw.com
Peter Greenlee on behalf of Debtor STEVEN D GRANMO greenlee@greenleelaw.com
US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 4